

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

216 Haddon Avenue, Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor:

Deutsche Bank National Trust Company, as Indenture  
Trustee for New Century Home Equity Loan Trust 2006-  
2

In Re:

Lester B Smith Jr

Debtor



Order Filed on May 16, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 24-20183 RG

Adv. No.:

Hearing Date: 4/16/2025 @ 10:00 a.m.

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 16, 2025**

A handwritten signature in black ink, appearing to read "Mark E. Hall".

Honorable Mark E. Hall  
United States Bankruptcy Judge

(Page 2)

Debtor: Lester B Smith Jr

Case No: 24-20183 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Indenture Trustee for New Century Home Equity Loan Trust 2006-2, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 420 North Walnut Street, East Orange NJ 07017, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Avram D. White, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 28, 2025, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2024 through April 2025 for a total post-petition default of \$15,260.47 (2 @ \$3,435.62; 3 @ \$3,303.87 less suspense \$1,522.38); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$4,958.00; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$10,302.47 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that loss mitigation mortgage payments are to resume May 1, 2025, directly to Secured Creditor's servicer, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights with regard to any arrears in the event the LMP is unsuccessful; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to collect the difference between the LMP payments and the full monthly payments at the expiration of the LMP or if the LMP is unsuccessful; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor must file a LMP application motion by April 15, 2025; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

(Page 3)

Debtor: Lester B Smith Jr

Case No: 24-20183 RG

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It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.

In re:  
Lester B Smith, Jr  
Debtor

Case No. 24-20183-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 16, 2025

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db	+ Lester B Smith, Jr, 420 N Walnut Street, East Orange, NJ 07017-3917

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

Name	Email Address
Avram D White	on behalf of Debtor Lester B Smith Jr clistbk3@gmail.com, adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company As Indenture Trustee For New Century Home Equity Loan Trust 2006-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4